

RESEARCH HIGHLIGHT

September 2009

Socio-economic Series 09-022

2006 Census Housing Series: Issue 5— Canada's Census Metropolitan Areas (CMAs)

INTRODUCTION

This *Research Highlight* examines the housing conditions of households living in Canada's Census Metropolitan Areas (CMAs)¹ based on data from the 2006 Census.

Census Metropolitan Areas capture most of the 2001 – 2006 household growth

The 33 CMAs identified in the 2006 Census continue to be home to the majority of households in Canada. There are 4 CMAs in Atlantic Canada, 20 in Central Canada, and 9 in Western Canada. There are no CMAs in Prince Edward Island or in the three northern territories. Out of a total of 12.4 million private households in Canada identified by the 2006 Census, almost 8.4 million (67.7%) households lived in CMAs.

Some three quarters of the total household growth in Canada between 2001 and 2006 occurred in CMAs.² Almost half of the total household growth in CMAs was concentrated in Canada's three largest CMAs - Toronto, Montreal, and Vancouver. Some of the remaining increase can be attributed to the addition of the Peterborough, Barrie, Brantford, Guelph, Moncton, and Kelowna as CMAs in 2006.

Between 2001 and 2006, Barrie (18%), Calgary (14.3%), Oshawa (12.5%), Edmonton (12%), and Kelowna (10.6%) experienced the largest relative growth in terms of households, all above the national average of 7.9% for all CMAs.

Acceptable Housing and Core Housing Need

The term acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

¹ Census Metropolitan Area (CMA) in the 2006 Census refers to an area consisting of one or more neighbouring municipalities totalling a population of at least 100,000 of which 50,000 or more live in the urban core. In 2006, six new areas became CMAs: Moncton (N.B.), Barrie (Ont.), Brantford (Ont.), Guelph (Ont.), Peterborough (Ont.), and Kelowna (B.C.). In the past these cities were considered to be Census Agglomerations (CAs). A Census agglomeration has a major urban core population of at least 10,000.

² Based on 2006 Census geography for CMAs. Growth in the number of CMA households reflects the formation of new households among current residents, new households migrating from non-CMAs or immigrating from other countries, and the dissolution of households since the last Census.

The five CMAs experiencing the smallest relative growth between 2001 and 2006 included: Saint John (1.8%), Greater Sudbury (3%), Saguenay (3.3%), St. Catharines-Niagara (3.6%), and Winnipeg (3.6%)

Homeownership continuing to increase in CMAs

As in the late 1990s, homeownership in CMAs continued increasing as the proportion of owner households in CMAs rose from 62.0% in 2001 to 65.3% in 2006. Between 2001 and 2006, the number of CMA owner households increased by 8.7% while the number of CMA renter households decreased by 1%.

In 2006, Barrie (80.7%), Oshawa (78.6%) and Kelowna (77.3%) had the highest proportions of owner households among all CMAs. CMAs in Quebec continued to have among the lowest ownership rates. Despite a 3 percentage point increase in its rate of homeownership, Montréal continued to have the lowest proportion of owners (53.4%) among CMAs in 2006.

Assessing Housing Conditions

This *Research Highlight* draws on a measure of acceptable housing derived from census data that integrates standards for housing adequacy, suitability, and affordability (see definitions in box). It documents the extent to which Canadians live in acceptable housing and, of those who don't, the proportions in core housing need.

Living in substandard housing is not synonymous with being in core housing need. Some Canadians whose housing fails to meet one or more standards have sufficient incomes to rent alternative housing. Others do not. These latter households are in core housing need.

The universe of households tested for core housing need includes only private³ non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on and off-reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as uninterpretable.

Of the 12.4 million private households in Canada identified by the 2006 Census, 11.8 were non-farm, non-band, non-reserve households with interpretable shelter cost-to-income ratios (STIRs). This *Highlight* examines the housing conditions of the 8.4 million households living in CMAs (out of the 11.8 million households).

FINDINGS

Core housing need improved in CMAs

Between 2001 and 2006, housing conditions continued to improve for CMA households (see Figure 1). Overall, in 2006, 13.6% of households living in CMAs were in core housing need (about 1.1 million households), about one percentage point lower than in 2001 (14.7%). By comparison, the rate was 16.7% in 1996 and 14.3% in 1991⁴.

In 2006, the incidence of core housing need continued to be higher in CMAs (at 13.6%) than the rate for all Canadian households (at 12.7%). As in previous years, in 2006 it also continued to be higher than the non-CMA core housing need (at 10.7%).

³ According to Statistics Canada 2006 Census Dictionary, a private household comprises a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada.

⁴ Estimates are based on CMAs and their geographic boundaries as of each census year.

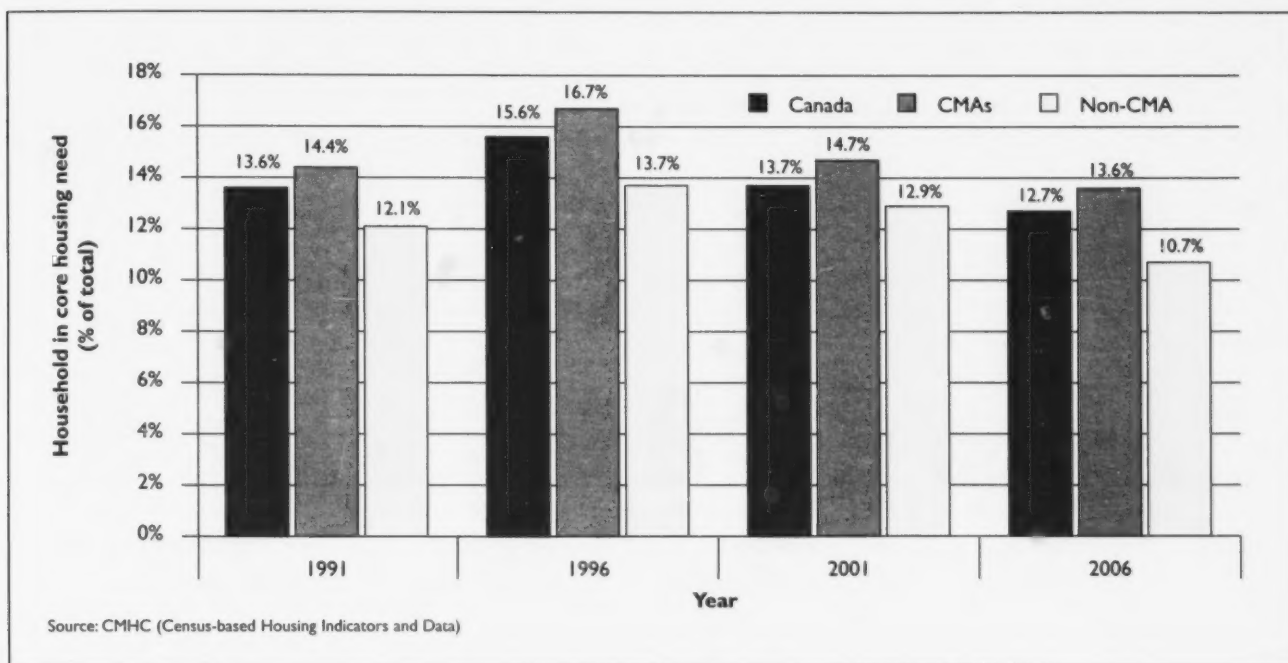


Figure 1 Incidence of Core Housing Need in Canada – CMAs and Non-CMAs (1991, 1996, 2001, 2006)

Housing Affordability Continues to be the Predominant Cause of Core Housing Need

As in 2001, the vast majority (93.6%) of the households in Canadian CMAs in 2006 lived in housing in adequate condition and in housing which was suitable (92.9%) in providing enough bedrooms according to the National Occupancy Standard. Also, the majority (at 74% and 66% respectively) of households in dwellings that fell below the adequacy and suitability standards could have afforded alternative acceptable housing, and were therefore not considered to be in core housing need.

Affordability continued to be a challenge for CMA households in 2006 (see Figure 2). More than half of those CMA households failing to meet the affordability standard did not have enough income to access alternative acceptable housing and fell into core housing need. In 2001, 21.8% of CMA households failed to meet the affordability standard and 13.2% were in core housing need. In 2006, the proportion rose to 23.4% of CMA households paying 30% or more of their before-tax income on shelter costs while 12.4% were in core need.

Core housing need within Canadian CMAs: Toronto and Vancouver still facing the highest incidences of core housing need

Most CMAs experienced an improvement in housing conditions from 2001 to 2006. Two of the three largest Canadian CMAs, Toronto and Vancouver, continued to have the highest incidences of core housing need among Canadian CMAs, at 19% and 17% respectively. Toronto is home to over 1 in 5 (21.6%) of the core housing need households in Canada (see Appendix Table 1).

Between 2001 and 2006, Abbotsford (11.5% in 2001 and 12.9% in 2006), Peterborough (13.2% in 2001 and 14% in 2006) and Guelph (10.7% in 2001 and 11.8% in 2006) were the only CMAs that experienced an increase in their respective incidences of core housing need⁵ (see Appendix Table 1). Among CMAs, Saguenay had the lowest incidence of core housing need at 8.2% in 2006 which was a decline of 3 percentage points from 11.2% in 2001. In 2001, Regina (at 10.1%) had the lowest incidence of core housing need, which declined by 0.5 of a percentage point to 9.6% in 2006.

⁵ Peterborough and Guelph were first classified as CMAs in 2006.

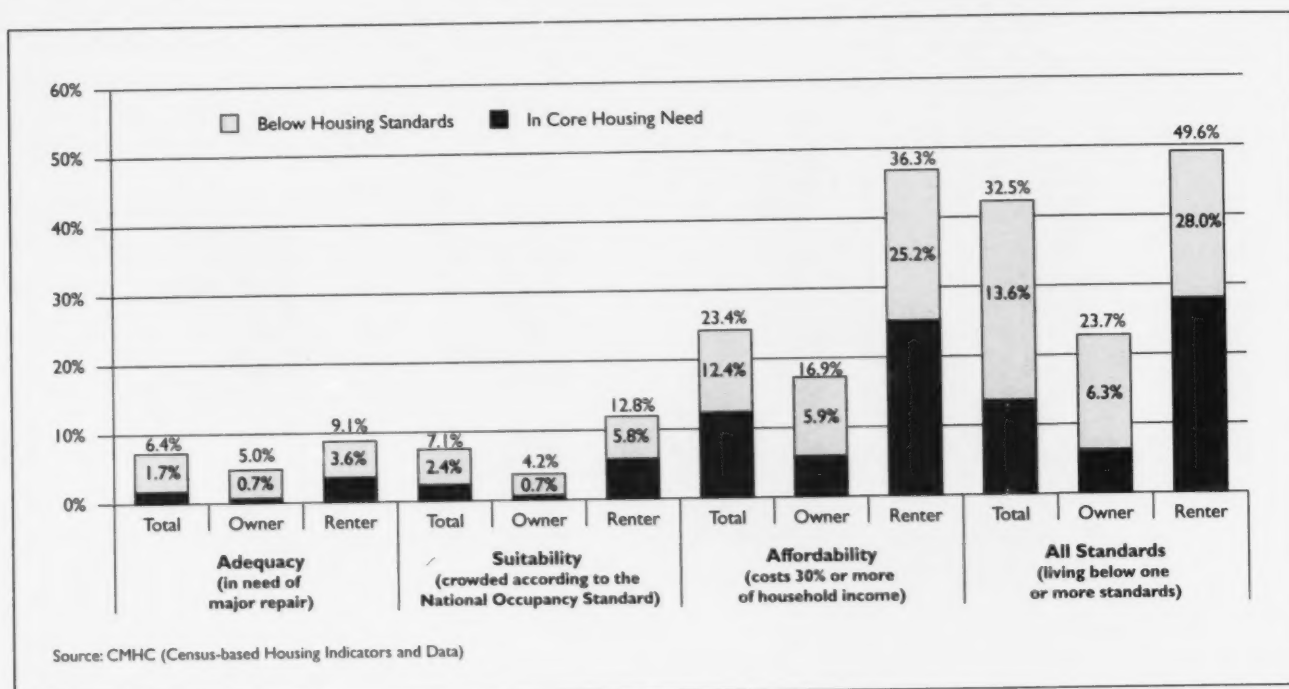


Figure 2 Percentage of CMA Households Living in Housing Below Standards, by Core Housing Need Status, 2006

Renters living in CMAs still facing more difficulties in accessing acceptable housing than owners

Renters accounted for 33.7% of all CMA households in 2006 but 69.2% of households in core need. In 2001, renters accounted for 37.1% of all CMA households while comprising 72.2% of households in core need.

Within individual CMAs, the incidence of need among renter households ranged from a low of 18.2% in Sherbrooke to a high of 37.4% in Toronto (see Figure 3).

In 2006, 28% of CMA renters were in core housing need, down 0.5 of a percentage point from 28.5% in 2001. It had been 32.1% in 1996. Within Canadian CMAs, in particular within renter households, there continues to be populations that are significantly over-represented in core housing need and who faced challenges in accessing acceptable housing in 2006. These groups include lone-parents, recent immigrants, and Aboriginal households. Lower incomes are often a factor for households being in core housing need. Employment status and location of residence can also be contributing

factors since large CMAs, especially Toronto (at \$952 for renters) and Vancouver (at \$889 for renters), tend to have higher shelter costs (see Appendix Table 2).

The incidence of core housing need remained little changed for owners in CMAs at 6.3% in 2006 compared to 6.5% in 2001. Sherbrooke also had the lowest owner core housing need among CMAs (at 2.1%) while Toronto also had the highest owner core housing need (at 10.6%). Vancouver had the second highest core housing need among owners (at 9.9%).

Over time the share of homeowners among households in core housing need has been increasing, from 23.7% in 1996 to 27.8% in 2001 and to 30.8% in 2006.

Shelter costs vary across CMAs

While average shelter costs for all CMAs rose from \$10,128 in 2001 to \$11,940 in 2006, the average CMA household income also increased from \$65,846 in 2000 to \$77,599 in 2005⁶. The average STIR for all CMA households was 22.9% in 2006 compared to 22.2% in 2001.

⁶ Income reported in the Census is for the calendar year previous to the Census Day.

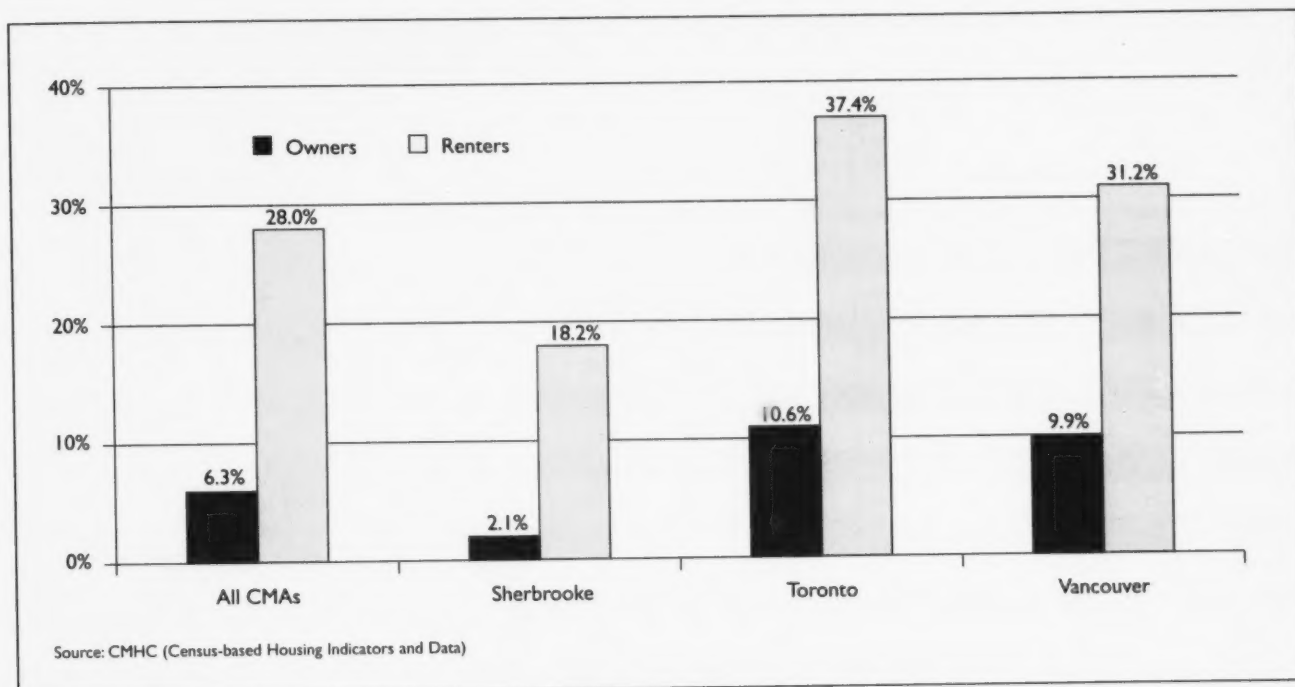


Figure 3 Incidence of core housing need among CMA owner and renter households (2006)

Across all CMAs in 2006, owner households paid average shelter costs of \$1,110 (versus \$936 in 2001) while renter households paid an average of \$766 (versus \$686 in 2001).

The ability to access acceptable housing in a Canadian CMA continues to be closely tied to household income. Due to the significant differences in income levels between renters and owners, renters have more difficulty accessing affordable housing. Average before-tax household incomes of CMA owners in 2005 (at \$94,978) were more than double those of renters (at \$43,389). As a result, in 2006 CMA renter households had a higher STIR at 29.4% than CMA owner households at 19.6%. CMA renter household income in 2000 was \$40,618 with a 2001 STIR of 28.4% while the CMA owner household income was \$80,740 with a STIR of 18.6%.

Owner households in Toronto (\$1,384), Oshawa (\$1,278) and Barrie (\$1,241) paid the highest average shelter costs in Canada in 2006 (see Appendix Table 2). Owner households in Trois-Rivières (\$674), Saguenay (\$692) and Sherbrooke (\$764) paid the lowest average shelter costs in 2006.

Renter households in Trois-Rivières (\$498), Saguenay (\$499), and Sherbrooke (\$545), reported the lowest average shelter costs in 2006. Renter households in Toronto (\$952), Barrie (\$920) and Vancouver (\$889) paid the highest average shelter costs among Canadian CMA renters (see Appendix Table 2).

As in 2001, Toronto households continued to have the highest shelter costs in Canada in 2006 (at \$1,251).

SUMMARY

Information from the 2006 Census indicates that over two-thirds (67.5%) of all Canadian households lived in the 33 Census Metropolitan Areas. Over 86% of CMA households either lived in acceptable housing or could have afforded housing that is adequate, suitable and affordable in the local market. As in the previous Census years, CMA owners continued to be much more likely than renters to reside in acceptable housing. An affordability problem is the most common reason for a household to fall into core housing need.

Although core housing need has continued to improve since 1996, 13.6% (or nearly 1.1 million) CMA households were in core housing need in 2006.

Research Highlight

2006 Census Housing Series: Issue 5—Canada's Census Metropolitan Areas (CMAs)

Appendix Table 1 Incidence of Core Housing Need in CMAs & Percentage Point Difference (2001 & 2006)

Year Census Metropolitan Area	2001		2006		2001-2006 Percentage point difference in incidence of core housing need
	Incidence of core housing need (%)	Share of all households in core housing need (%)	Incidence of core housing need (%)	Share of all households in core housing need (%)	
Toronto	19.1	19.9	19.0	21.6	-0.1
Vancouver	17.3	8.2	17.0	8.6	-0.3
Peterborough	13.2	0.3	14.0	0.4	0.8
Halifax	16.3	1.5	13.6	1.4	-2.7
Barrie	14.2	0.5	13.5	0.6	-0.7
St. John's	13.5	0.6	13.5	0.6	0.0
Hamilton	13.7	2.2	12.9	2.2	-0.8
Abbotsford	11.5	0.4	12.9	0.5	1.4
London	13.2	1.5	12.8	1.5	-0.4
Kingston	15.0	0.6	12.7	0.5	-2.3
Windsor	12.8	1.0	12.7	1.0	-0.1
Montréal	14.1	12.7	12.6	12.4	-1.5
Victoria	13.4	1.1	12.4	1.1	-1.0
Trois-Rivières	12.9	0.5	12.3	0.5	-0.6
St. Catharines - Niagara	12.9	1.2	12.2	1.2	-0.7
Ottawa - Gatineau	13.7	3.7	12.1	3.5	-1.6
Guelph	10.7	0.3	11.8	0.4	1.1
Oshawa	12.0	0.8	11.6	0.9	-0.4
Brantford	15.9	0.3	11.4	0.4	-4.5
Kelowna	11.8	0.4	11.1	0.4	-0.7
Thunder Bay	11.9	0.4	10.9	0.4	-1.0
Moncton	10.8	0.3	10.8	0.4	0.0
Edmonton	10.9	2.5	10.6	2.8	-0.3
Winnipeg	10.8	1.9	10.4	1.9	-0.4
Kitchener	11.6	1.2	10.3	1.1	-1.3
Greater Sudbury	12.4	0.5	10.0	0.4	-2.4
Saint John	11.2	0.3	9.6	0.3	-1.6
Regina	10.1	0.5	9.6	0.5	-0.5
Sherbrooke	12.0	0.5	9.5	0.5	-2.5
Québec	12.3	2.3	9.3	1.9	-3.0
Saskatoon	10.7	0.6	9.3	0.6	-1.4
Calgary	11.2	2.6	9.0	2.4	-2.2
Saguenay	11.2	0.4	8.2	0.3	-3.0
All CMAs	14.7	69.6	13.6	73.1	-1.1

Source:
CMHC (custom census-based housing data)

Appendix Table 2 Average Household Income, Average Shelter Costs and Average Shelter Cost-to-Income Ratios (STIRs) by Tenure, CMAs, 2006

Census Metropolitan Area	Average household income before taxes (\$)			Average shelter cost (\$)			Average STIR before taxes (%)		
	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Rented
St. John's	67,773	80,499	34,192	829	907	617	21.6	18.3	30.8
Halifax	68,858	84,308	39,838	901	980	753	22.7	18.1	31.3
Moncton	61,764	72,874	34,431	779	831	648	21.0	17.3	30.2
Saint John	62,707	74,527	34,278	710	773	555	19.7	16.6	27.4
Saguenay	56,997	71,031	32,157	623	692	499	19.3	15.2	26.7
Québec	62,381	79,638	37,328	711	788	598	20.2	15.6	26.8
Sherbrooke	54,762	73,176	32,986	664	764	545	21.7	16.5	28.0
Trois-Rivières	52,770	68,616	30,858	600	674	498	20.7	15.6	27.8
Montréal	65,529	87,006	39,934	822	963	652	22.9	18.4	28.2
Ottawa - Gatineau	83,606	101,404	45,700	1,030	1,130	816	21.4	17.7	29.2
Kingston	71,723	86,465	39,326	926	997	769	22.4	18.3	31.6
Peterborough	68,029	79,217	37,147	911	963	766	22.8	19.3	32.8
Oshawa	84,556	95,142	44,145	1,191	1,278	850	22.7	20.6	30.9
Toronto	92,732	111,914	50,488	1,251	1,384	952	25.2	22.5	31.2
Hamilton	79,504	94,015	41,183	1,041	1,143	766	22.7	19.9	30.4
St. Catharines - Niagara	66,960	76,518	37,878	894	950	722	22.3	19.6	30.8
Kitchener	80,429	95,544	44,210	1,033	1,133	792	22.0	19.2	28.8
Brantford	69,443	80,115	38,764	906	971	718	21.6	18.9	29.6
Guelph	80,377	94,617	43,827	1,084	1,192	802	22.3	19.6	29.3
London	72,728	89,293	39,293	938	1,041	727	22.6	18.9	30.1
Windsor	75,774	88,095	37,787	953	1,032	706	21.7	18.7	31.2
Barrie	78,668	86,403	45,127	1,182	1,241	920	24.0	22.1	32.3
Greater Sudbury	69,840	85,413	37,319	816	907	625	20.4	16.5	28.7
Thunder Bay	66,239	77,610	34,468	775	830	622	20.1	16.8	29.4
Winnipeg	66,300	80,807	35,556	768	836	621	20.2	16.5	28.1
Regina	70,012	83,461	37,463	817	883	656	20.3	16.7	29.0
Saskatoon	68,351	84,173	35,020	836	918	661	22.3	18.3	31.0
Calgary	101,749	118,507	51,783	1,106	1,183	873	21.6	19.3	28.4
Edmonton	81,524	96,694	46,032	961	1,039	774	21.1	18.1	28.2
Kelowna	68,117	75,303	44,019	958	984	871	23.1	20.5	32.0
Abbotsford	68,378	77,422	42,126	1,049	1,143	770	24.2	22.3	29.9
Vancouver	78,108	92,509	49,612	1,107	1,215	889	24.8	22.0	30.2
Victoria	71,159	85,481	43,933	979	1,062	820	23.3	19.5	30.7
All-CMA's Total	77,599	94,978	43,389	995	1,110	766	22.9	19.6	29.4
Source: CMHC (custom census-based housing data)									

Appendix Table 3 Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001-2006

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)
Canada	2006	1.9	1.1	3.7	1.9	0.6	4.9	11.4	5.5	24.6
	2001	2.1	1.4	3.5	2.0	0.6	5.0	12.3	5.6	25.7
	1996	2.4	1.6	3.8	2.6	0.7	6.0	13.9	5.7	29.1
	1991	2.3	1.6	3.3	2.0	0.6	4.2	11.8	4.7	24.1
Non-CMAs	2006	2.4	1.8	4.0	0.9	0.4	2.4	9.2	4.9	22.6
	2001	2.5	2.1	3.9	1.0	0.4	2.7	10.5	5.3	25.6
	1996	3.1	2.5	4.7	1.6	0.7	4.1	12.5	5.9	38.4
	1991	3.0	2.6	3.9	1.4	0.7	3.1	9.9	4.7	23.6
All CMAs	2006	1.7	0.7	3.6	2.4	0.7	5.8	12.4	5.9	25.2
	2001	1.9	0.9	3.4	2.6	0.7	5.8	13.2	5.8	25.7
	1996	2.0	1.0	3.6	3.2	0.8	6.7	14.9	5.7	29.0
	1991	1.9	1.0	3.1	2.3	0.6	4.6	12.9	4.6	24.4
St. John's	2006	2.1	1.0	4.8	0.8	0.2	2.3	12.3	5.3	30.9
	2001	1.8	1.1	3.5	0.9	0.1	2.6	12.5	4.7	31.4
	1996	2.2	1.5	3.7	1.7	0.5	4.4	13.5	5.6	31.2
	1991	2.0	1.6	3.1	2.3	0.8	5.6	12.2	5.5	26.4
Halifax	2006	2.2	1.2	4.1	1.2	0.4	2.7	12.5	4.9	26.7
	2001	2.6	1.7	4.2	1.7	0.4	4.0	14.8	5.8	30.3
	1996	2.2	1.5	3.2	2.0	0.6	4.3	15.3	5.5	31.1
	1991	1.9	1.5	2.7	1.7	0.5	3.4	13.1	5.1	24.7
Moncton**	2006	1.6	0.9	3.2	0.7	0.1	2.0	10.0	3.8	25.4
	2001	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Saint John	2006	2.1	1.2	4.1	0.8	0.1	2.5	8.7	3.3	21.6
	2001	1.7	1.0	3.2	0.7	0.2	1.9	10.4	4.1	24.0
	1996	2.4	1.5	4.1	1.4	0.2	3.6	12.9	4.0	31.0
	1991	2.2	1.8	2.7	1.6	0.6	3.3	12.7	3.8	28.3
Saguenay	2006	0.9	0.2	2.2	0.2	0.0	0.6	7.9	2.3	18.0
	2001	1.2	0.7	2.0	0.5	0.1	1.1	10.8	3.4	23.7
	1996	1.5	0.8	2.6	0.6	0.1	1.4	12.7	4.6	26.3
	1991	1.4	1.0	2.1	0.8	0.2	1.6	9.9	3.4	20.6
Québec City	2006	1.0	0.4	1.9	0.6	0.1	1.3	8.9	2.5	18.2
	2001	1.2	0.6	1.9	0.7	0.1	1.4	11.7	3.6	22.1
	1996	1.5	0.8	2.4	1.0	0.3	1.9	14.6	4.4	27.8
	1991	1.3	0.8	2.0	1.1	0.3	2.0	12.8	3.8	23.5
Sherbrooke	2006	0.9	0.2	1.8	0.7	0.0	1.5	9.1	2.0	17.5
	2001	0.9	0.6	1.3	0.8	0.1	1.6	11.6	2.8	21.5
	1996	1.3	1.0	1.7	1.0	0.1	2.0	15.5	3.9	27.9
	1991	1.4	0.8	2.1	1.1	0.2	2.0	14.4	3.8	25.3

Appendix Table 3 Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001-2006 (continued)

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)
Trois-Rivières	2006	1.3	0.5	2.3	0.3	0.0	0.7	11.8	3.1	23.9
	2001	1.1	0.8	1.5	0.6	0.2	1.0	12.5	3.7	24.8
	1996	1.7	1.0	2.8	0.7	0.2	1.4	15.5	4.5	30.3
	1991	1.7	1.0	2.6	0.9	0.3	1.6	14.3	4.0	27.2
Montréal	2006	1.6	0.5	3.0	1.9	0.3	3.8	11.8	3.4	21.8
	2001	1.5	0.6	2.5	1.9	0.3	3.6	13.2	4.0	23.0
	1996	2.0	0.9	3.2	2.7	0.5	4.8	17.9	5.5	30.3
	1991	2.0	0.8	3.1	2.3	0.4	4.1	15.9	4.8	26.1
Ottawa - Gatineau	2006	1.6	0.5	4.0	2.0	0.4	5.3	10.9	4.4	24.7
	2001	1.8	0.8	3.7	2.5	0.6	5.7	12.0	4.8	24.3
	1996	2.0	0.8	3.7	2.7	0.4	6.1	13.7	4.7	27.3
	1991	1.4	0.5	2.6	1.7	0.2	3.5	10.3	3.4	19.3
Gatineau	2006	1.4	0.6	3.2	1.1	0.2	3.1	9.5	3.2	23.2
	2001	1.5	0.7	2.9	1.1	0.3	2.6	10.4	3.5	22.1
	1996	1.8	1.1	3.1	1.7	0.4	3.8	13.3	4.6	28.4
	1991	1.4	0.7	2.5	1.4	0.3	3.3	10.2	3.3	21.1
Ottawa	2006	1.7	0.5	4.2	2.3	0.5	6.1	11.4	4.8	25.3
	2001	2.0	0.8	4.0	2.9	0.7	6.7	12.6	5.2	25.0
	1996	2.0	0.7	3.9	3.0	0.4	6.8	13.8	4.8	27.0
	1991	1.4	0.4	2.6	1.7	0.2	3.6	10.3	3.4	18.8
Kingston*	2006	2.2	0.6	5.7	1.0	0.2	2.9	11.9	4.7	27.7
	2001	2.1	0.9	4.4	1.5	0.5	3.2	14.1	5.4	30.2
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Peterborough**	2006	2.2	1.0	5.5	1.2	0.3	3.5	13.1	6.6	30.9
	2001	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Oshawa	2006	1.5	0.5	5.2	1.2	0.3	4.5	10.9	5.5	31.8
	2001	1.7	0.8	4.8	1.1	0.3	4.0	11.2	5.3	30.3
	1996	1.7	1.0	3.7	1.5	0.3	4.4	12.3	5.3	30.7
	1991	1.2	0.6	2.8	1.1	0.3	3.1	10.0	3.9	25.0
Toronto	2006	2.1	0.9	4.7	5.1	1.7	12.6	16.8	10.0	31.7
	2001	2.5	1.1	4.9	5.2	1.5	12.1	16.3	9.0	29.8
	1996	2.5	1.1	4.6	6.1	1.5	13.0	16.7	7.9	29.8
	1991	1.9	0.9	3.3	3.5	1.0	7.1	11.5	5.2	20.6
Hamilton	2006	1.8	0.7	4.9	1.7	0.4	5.1	11.9	5.6	28.6
	2001	1.8	0.8	4.1	1.7	0.4	4.7	12.6	5.7	28.6
	1996	2.2	1.1	4.4	1.9	0.5	4.5	13.8	5.4	30.4
	1991	1.6	0.8	3.1	1.1	0.3	2.8	10.0	3.9	21.8
St.Catharines - Niagara	2006	1.7	0.9	4.2	1.1	0.2	3.7	11.5	5.7	29.3
	2001	1.8	1.1	3.9	1.1	0.3	3.4	12.1	6.2	29.0
	1996	2.3	1.3	4.6	1.1	0.4	3.0	13.5	5.8	33.3
	1991	1.8	0.9	4.1	1.0	0.4	2.6	9.8	4.0	24.9

Appendix Table 3 Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001-2006
(continued)

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)
Kitchener	2006	1.2	0.4	3.2	1.3	0.2	3.9	9.6	4.0	23.1
	2001	1.5	0.6	3.3	1.5	0.3	4.1	10.9	4.5	24.3
	1996	1.9	0.8	3.7	1.9	0.4	4.6	12.4	4.5	26.2
	1991	1.6	0.6	3.2	1.3	0.2	3.1	9.5	3.2	20.0
Brantford**	2006	1.8	0.6	5.4	1.2	0.3	3.9	10.5	4.6	27.3
	2001	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Guelph**	2006	1.3	0.4	3.6	1.1	0.3	3.2	11.0	5.2	25.9
	2001	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
London	2006	1.8	0.6	4.2	1.6	0.3	4.0	11.9	4.6	26.7
	2001	1.7	0.7	3.5	1.6	0.2	4.1	12.3	4.3	26.9
	1996	2.2	1.0	4.0	2.0	0.4	4.6	14.5	4.9	29.9
	1991	1.9	0.7	3.7	1.5	0.2	3.4	10.8	3.1	21.8
Windsor	2006	1.6	0.8	4.1	1.8	0.5	5.8	11.7	5.4	31.2
	2001	1.8	0.9	4.2	1.7	0.4	5.3	11.9	5.4	29.4
	1996	2.1	1.1	4.3	2.0	0.5	5.5	12.9	5.7	29.6
	1991	1.9	1.1	3.7	1.6	0.5	4.1	10.9	4.7	25.2
Greater Sudbury	2006	1.7	0.4	4.5	0.8	0.2	2.3	9.3	2.7	23.2
	2001	2.0	1.0	4.1	0.7	0.1	1.8	11.7	4.4	26.8
	1996	2.5	1.1	5.0	1.3	0.2	3.2	14.1	4.3	31.7
	1991	2.0	1.1	3.7	1.1	0.3	2.7	10.6	3.9	22.9
Thunder Bay	2006	1.7	1.0	3.6	0.8	0.2	2.6	10.1	4.0	27.2
	2001	1.9	1.2	3.8	0.9	0.3	2.6	11.1	4.6	29.1
	1996	2.2	1.7	3.5	1.5	0.5	4.0	11.8	4.9	28.5
	1991	2.2	1.6	3.5	1.3	0.3	3.4	9.4	3.6	22.5
Winnipeg	2006	1.9	0.8	4.2	2.1	0.4	5.7	8.9	3.6	20.1
	2001	1.8	1.0	3.6	1.7	0.4	4.4	9.4	3.5	21.1
	1996	2.4	1.5	4.1	2.3	0.5	5.6	13.5	4.3	30.9
	1991	2.3	1.5	3.6	2.1	0.5	4.9	12.9	4.3	27.8
Regina	2006	1.7	0.9	3.7	1.3	0.3	3.6	8.5	3.0	21.6
	2001	1.9	0.9	4.2	1.6	0.2	4.6	9.3	3.0	23.7
	1996	2.0	0.9	4.1	1.6	0.2	4.3	11.1	3.9	25.9
	1991	2.6	1.7	4.4	1.8	0.6	4.3	12.9	5.8	27.1
Saskatoon	2006	1.2	0.5	2.7	1.1	0.3	2.8	8.9	3.0	21.3
	2001	1.4	0.6	2.8	1.6	0.2	4.3	10.1	3.3	23.5
	1996	1.6	0.6	3.3	1.7	0.2	4.4	12.7	3.5	28.2
	1991	2.6	1.8	3.9	2.0	0.4	4.5	15.5	7.3	28.7

Appendix Table 3 Percentage of Households Below Standards and In Core Housing Need, CMAs, 1991-1996-2001-2006 (continued)

		Below the Adequacy Standard and In Core Housing Need			Below the Suitability Standard and In Core Housing Need			Below the Affordability Standard and In Core Housing Need		
		Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)	Total (%)	Owner (%)	Rental (%)
Calgary	2006	1.0	0.4	2.6	1.0	0.3	3.1	8.5	4.3	20.8
	2001	1.4	0.8	3.0	1.2	0.4	3.2	10.4	5.5	22.7
	1996	1.3	0.6	2.7	1.6	0.4	4.0	10.2	4.3	21.9
	1991	1.5	0.9	2.4	1.5	0.4	3.4	11.1	3.9	22.6
Edmonton	2006	1.3	0.7	2.6	1.3	0.3	3.6	9.8	4.2	22.8
	2001	1.5	0.9	2.7	1.4	0.3	3.6	10.0	4.2	21.9
	1996	1.3	0.7	2.5	1.9	0.4	4.6	10.1	3.5	22.7
	1991	1.8	1.0	2.9	1.8	0.3	4.2	11.4	3.4	23.5
Abbotsford*	2006	1.2	0.7	2.8	2.3	0.9	6.3	11.6	6.6	26.1
	2001	1.3	0.8	2.5	1.6	0.3	4.7	10.8	4.9	25.8
	1996	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	1991	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Vancouver	2006	2.1	1.2	3.8	3.5	1.5	7.6	15.1	8.8	27.6
	2001	2.3	1.6	3.5	3.7	1.3	7.6	15.3	7.7	27.9
	1996	2.2	1.2	3.7	4.6	1.8	9.0	16.9	7.3	31.8
	1991	2.2	1.2	3.7	3.2	1.0	6.4	17.0	6.4	31.8
Victoria	2006	1.4	0.7	2.6	1.7	0.4	4.1	11.4	4.5	24.5
	2001	1.6	1.1	2.4	1.5	0.4	3.4	12.4	4.7	26.3
	1996	1.6	1.0	2.7	2.5	0.5	5.8	14.5	5.1	30.8
	1991	1.9	1.2	2.9	1.8	0.4	4.0	14.8	5.0	30.6

Notes: Figures may not add due to rounding.

Estimated household counts have been rounded to the nearest hundred. Percentages were derived from non-rounded counts.

*Comparable data is not available for Kingston and Abbotsford in 1991 and 1996, as they only became CMAs in 2001.

**Comparable data is not available for Moncton, Peterborough, Brantford and Guelph in 1991, 1996 and 2001 as they only became CMAs in 2006.

Source: CMHC (Census-based housing indicators and data)

ACKNOWLEDGEMENTS

CMHC provides funding for housing content on the Census of Canada and on Statistics Canada surveys. Statistics Canada information is used with the permission of Statistics Canada. Users are forbidden to copy and disseminate data for commercial purposes, either in an original or modified form, without the express permission of Canada Mortgage and Housing Corporation and, where applicable, Statistics Canada. More information on Statistics Canada data can be obtained from its Regional Offices, at <http://www.statcan.gc.ca>, or at 1-800-263-1136.

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Printed in Canada
Produced by CMHC

22-09-09

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